IN THE CLAIMS

Please amend claims 36-50 to read as follows (See also attached Claim Amendment Appendix):

36. (AMENDED) A method for paying bills, comprising the steps of:

receiving, via a network, a request to pay a bill associated with a merchant on behalf of a consumer;

determining if the merchant is included in a master merchant file database;

adding the merchant to the master merchant file database if the merchant is determined to not be included in the master merchant file database; and

processing the request to generate an instruction to pay the bill.

37. (AMENDED) A method for maintaining a master merchant file database, comprising the steps of:

receiving a list identifying merchants from a consumer;

searching a master merchant file database, including information associated with merchants that has been received from other consumers, to determine if information associated with one of the identified merchants is included in the master merchant file database; and

adding information associated with the one identified merchant to the master merchant file database if information associated with the one identified merchant is determined not to be included in the master merchant file database.

38. (AMENDED) The method of claim 37, further comprising the steps of:

receiving, via a network, a request to pay a bill associated with a merchant on behalf of the consumer;

searching the master merchant file database to determine if information associated with the merchant is included in the master merchant file database;

adding information associated with the merchant to the master merchant file database if information associated with the merchant is determined to not be included in the master merchant file database; and

processing the request to generate an instruction to pay the bill.

39. (AMENDED) A method for processing consumer supplied payment records, comprising the steps of:

receiving from a consumer a plurality of payment records, each of the plurality of payment records identifying a merchant;

determining if the merchant identified in each of the plurality of payment records is included in a master merchant file database; and

adding the identified merchant to the master merchant file database, if it is determined that the identified merchant is not included in the master merchant file database.

40. (AMENDED) The method of claim 39, wherein the master merchant file database includes merchants identified by other consumers.

41. (AMENDED) A system for paying bills, comprising:

a network interface configured to receive a request to pay a bill associated with a merchant on behalf of a consumer;

a storage device configured to store a master merchant file database; and

a processor configured to search the stored master merchant file database to determine if the merchant is included in the master merchant file database, to add the merchant to the master merchant file database if the merchant is determined to not be included in the master merchant file database, and to generate an instruction to pay the bill.

42. (AMENDED) A system for maintaining a master merchant file database, comprising:

a network interface configured to receive a list of merchants from a consumer;

a storage device configured to store a master merchant file database including merchants identified by other consumers; and

a processor configured to search the master merchant file database to determine if each of the merchants on the received list is included in the master merchant file database and to add the merchant from the list to the master merchant file database, if that merchant is determined to not be included in the master merchant file database.

43. (AMENDED) The system of claim 42, wherein:

the network interface is further configured to receive a request to pay a bill associated with another merchant on behalf of the consumer; and

the processor is further configured to:

search the master merchant file database to determine if the other merchant is included in the master merchant file database;

add the other merchant to the master merchant file database if the other merchant is determined to not be included in the master merchant file database; and

process the request to generate an instruction to pay the bill.

44. (AMENDED) A system for processing consumer supplied payment records, comprising:

a network interface configured to receive a plurality of payment records from a consumer, each of the plurality of payment records identifying a merchant;

a storage device configured to store a master merchant file database; and

a processor configured to search the master merchant file database to determine if the merchant identified in each of the plurality of payment records is included in the master merchant file database and to add the identified merchant to the master merchant file database if that merchant is determined not to be included in the master merchant file database.

45. (AMENDED) The system of claim 44, wherein the master merchant file database includes merchants identified by other consumers.

46. (AMENDED) An article of manufacture for paying bill, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive, via a network, a request to pay a bill associated with a merchant on behalf of a consumer;

determine if the merchant is included in a master merchant file database;

add the merchant to the master merchant file database if the merchant is determined to not be included in the master merchant file database; and

process the request to generate an instruction to pay the bill.

47. (AMENDED) An article of manufacture for maintaining a merchant database, comprising:

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a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive a list identifying merchants from a consumer;

search a master merchant file database including merchants identified by other consumers to determine if each of the identified merchants is included in the master merchant file database; and

add the identified merchant to the master merchant file database if that merchant is determined to not be included in the master merchant file database.

48. (AMENDED) The article of manufacture according to claim 47, wherein the computer readable medium is further readable to cause the computer to:

receive, via a network, a request to pay a bill associated with another merchant on behalf of the consumer;

search the master merchant file database to determine if the other merchant is included in the master merchant file database;

add the other merchant to the master merchant file database if the other merchant is not included in the master merchant file database; and

process the request to generate an instruction to pay the bill.

49. (AMENDED) An article of manufacture for processing consumer supplied payment records, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive a plurality of payment records from a consumer, each of the plurality of payment records identifying a merchant;

determine if the identified merchant is included in a master merchant file database; and

add the identified merchant to the master merchant file database if that merchant is determined to not be included in the master merchant file database.

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50. (AMENDED) The article of manufacture according to claim 49, wherein the master merchant file database includes merchants identified by other consumers.